

(b) **FACTORS TO BE CONSIDERED.**—In conducting the study required under subsection (a) with regard to the notice requirement described in such subsection, the Comptroller General shall consider the following factors:

(1) The availability of appropriate technology.

(2) Implementation and operating costs.

(3) The competitive impact any such notice requirement would have on various sizes and types of institutions, if implemented.

(4) The period of time which would be reasonable for implementing any such notice requirement.

(5) The extent to which consumers would benefit from any such notice requirement.

(6) Any other factor the Comptroller General determines to be appropriate in analyzing the feasibility of imposing any such notice requirement.

(c) **REPORT TO CONGRESS.**—Before the end of the 6-month period beginning on the date of the enactment of this Act, the Comptroller General shall submit a report to the Congress containing—

(1) the findings and conclusions of the Comptroller General in connection with the study required under subsection (a); and

(2) the recommendation of the Comptroller General with regard to the question of whether a notice requirement described in subsection (a) should be implemented and, if so, how such requirement should be implemented.

SEC. 705. NO LIABILITY IF POSTED NOTICES ARE DAMAGED.

Section 910 of the Electronic Fund Transfer Act (15 U.S.C. 1693h) is amended by adding at the end the following new subsection:

“(d) **EXCEPTION FOR DAMAGED NOTICES.**—If the notice required to be posted pursuant to section 904(d)(3)(B)(i) by an automated teller machine operator has been posted by such operator in compliance with such section and the notice is subsequently removed, damaged, or altered by any person other than the operator of the automated teller machine, the operator shall have no liability under this section for failure to comply with section 904(d)(3)(B)(i).”

ORDERS FOR TUESDAY, MAY 11, 1999

Mr. ROBERTS. Mr. President, I ask unanimous consent that when the Senate completes its business today, it stand in adjournment until the hour of 9:30 a.m. on Tuesday, May 11. I further ask consent that on Tuesday, immediately following the prayer, the routine requests through the morning hour be granted, the time for the two leaders be reserved for their use later in the day, and the Senate then proceed to S. 254, the juvenile justice bill, for debate only until 12 noon.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. ROBERTS. I ask consent the Senate stand in recess from the hour of 12:30 p.m. until 2:15 p.m. for the weekly policy conferences to meet.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. ROBERTS. I ask unanimous consent that Members have until 2 p.m. today in order to introduce legislation and submit statements for the RECORD.

The PRESIDING OFFICER. Without objection, it is so ordered.

PROGRAM

Mr. ROBERTS. For the information of all Senators, the Senate will begin debate on the juvenile justice bill at 9:30. Amendments are expected to that legislation, and therefore rollcall votes can be expected during tomorrow afternoon's session of the Senate. As always, Members will be notified accordingly as any votes are ordered with respect to this legislation.

Members who intend to offer amendments to the juvenile justice bill are encouraged to work with the chairman and the ranking member to schedule a time to come to the floor to debate those amendments.

ORDER FOR ADJOURNMENT UNTIL 9:30 A.M. TOMORROW

Mr. ROBERTS. If there is no further business to come before the Senate, I now ask unanimous consent that the Senate stand in adjournment under the previous order, following the remarks of Senator CONRAD.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. ROBERTS. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. CONRAD. Mr. President, I ask unanimous consent the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

CONTINUING AGRICULTURE CRISIS

Mr. CONRAD. Mr. President, I rise today to again talk about the continuing agriculture crisis that is facing America's farmers. I spent this weekend in North Dakota. I spoke at the annual graduation of the North Dakota State School of Science and then at North Dakota State University's graduation on Saturday morning. On Friday, I went to an event we call Market-place For Kids, which we hold every year, in which children from a large part of North Dakota come in and show the things they have been working on—inventions, creative ideas that they have had.

In these three sets of events I ran into literally hundreds of North Dakota farm families. Without exception they told me, Senator, unless there is a Federal response and unless it comes quickly, literally thousands of us are going to be forced off the land this spring.

This is a crisis as deep and as serious as any I have seen in my 13 years now representing North Dakota in the Senate. We have had quite a string of crises: in 1988–1989, the worst drought since the 1930s; in 1997, the worst flood in 500 years that devastated the town

of Grand Forks, ND; and now this continuing agriculture crisis, as a result of, really, three factors. One is the collapse of farm prices. The second is incredibly bad weather over the last 5 years—overly wet conditions. In fact, as I flew over North Dakota, it looked like Lake Agassiz, which existed thousands of years ago, was reforming, because everywhere I looked, as I flew in a light plane over half of North Dakota, flying from east to west, all I saw was water everywhere. It was really stunning to see it. Then, of course, we have been hit by bad policy: A farm bill that has reductions in support from Government no matter what happens to farm prices, very steep reductions that are included in that policy; and, of course, a trade policy that left us vulnerable to incredible increases in imports from Canada traded on an unfair basis.

This stew that is being cooked is increasingly hard to choke down for our farmers. This is a recent headline, April 4, in the Bismarck Tribune, my hometown newspaper. The headline is: “Farm Families Forced To Cancel Health Insurance.” In the story they talk about Clint Jacobs, a 30-year-old farmer, who raises 200 head of cattle near Amidon, ND. That is out in western North Dakota. He and his wife and their 1½-year-old daughter were paying \$550 every 3 months for health insurance and they had \$1,000 deductible. They had to drop their health insurance.

This is a story that is repeated every day across North Dakota, and I am sure in other farm belt States as well, as we cope with the lowest prices in 52 years—the lowest prices in 52 years. These farm families, with incredibly hard-working, decent, honest people, are having to dump their health insurance in a bid to survive financially. This really is not right.

As I traveled across my State this weekend, farm families came to me, bankers came to me with a very consistent message: You have to respond and you have to respond quickly, because this is a set of facts that is going to suck thousands of us down.

This article I was referring to says that 26 out of 82 farmers and ranchers who were surveyed had dropped health insurance to make ends meet. The survey was done by the Lutheran Disaster Response of Lutheran Social Services in North Dakota. As one person said, if you have four or five bad years and you tighten the belt every time, health insurance gets to be one of the things that is cut.

That is what is happening today in my State. Patients are skipping preventive care, such as checkups and mammograms. Some doctors and other health care providers are not getting paid.

In a sidebar story by the Associated Press, their farm writer says: Facing a